

Walter O'Cheskey
Chapter 13 Trustee
6308 Iola Avenue,
Lubbock TX 79424
(806) 748-1980
(806) 748-1956 FAX
MODT

**IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
WICHITA FALLS DIVISION**

**IN RE:
STEVEN RAYMOND WARD
JANET LYNN WARD
5414 FLO DR**

WICHITA FALLS, TX 76302

**CASE NO:08-70227-HDH-13
HEARING DATE: 12-19-2012
HEARING TIME: 10:00 AM**

DEBTOR ATTORNEY: MONTE J WHITE

MODIFICATION OF CHAPTER 13 PLAN AFTER CONFIRMATION

Date: October 17, 2012

Pursuant to 11 U.S.C. 1329, the Standing Chapter 13 Trustee requests the following Modification of Debtor(s) confirmed Plan herein:

**I
History of the Case**

1. Date Case Filed: June 12, 2008
2. Date of Section 341 Meeting: July 8, 2008
3. Date of Confirmation: October 20, 2008
4. First Payment Date: July 12, 2008
5. Total Plan Term Prior to this Modification: 60

**II
Modification Requested**

Base is raised from \$31,530.00 to \$33,620.00 from amount debtors have paid ahead payments. Debtors have not complied with Order Compelling entered 9/20/2012.

**III
Reason for Modification**

Debtor(s) 2011 tax return shows that Debtor(s) received a tax refund of \$4,090.00 of which \$2,090.00 is due to Trustee per General Order 2010-01 for the benefit of unsecured creditors. Debtor(s) still owe Trustee \$2,090.00 of said refund. Modification is requested to raise Debtor(s) payment and/or base amount in order to pay Trustee the said tax refund.

Respectfully Submitted,

/s/ Walter O'Cheskey
Walter O'Cheskey, Chapter 13 Trustee
6308 Iola Avenue,
Lubbock TX 79424

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
WICHITA FALLS DIVISION**

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**CASE NO: 08-70227
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**A/K/A:
D/B/A:**

**A/K/A 2:
D/B/A 2:**

**NOTICE OF HEARING, PRE-HEARING CONFERENCE AND ATTACHED MODIFICATION OF PLAN AFTER
CONFIRMATION**

NOTICE OF HEARING

On 12-19-2012, which is at least twenty-eight (28) days from the date of service hereof, at 10:00am a **HEARING** on the above and foregoing "Modification of Plan After Confirmation" will be held in

**FOR LIVE COURT
US COURTHOUSE ROOM 222
10TH & LAMAR STREETS
WICHITA FALLS, TEXAS 763011234**

**FOR VIDEO COURT
US COURTHOUSE ROOM 208
10TH & LAMAR STREETS
WICHITA FALLS, TEXAS 763011234**

Creditors are not required to attend unless they have objections to the Modification.

NOTICE OF PRE-HEARING CONFERENCE

A **PRE-HEARING CONFERENCE** will be held at the same location listed above at 8:30am Hearings on Motions to Modify Plans with objections not resolved at the **PRE-HEARING CONFERENCE** will be heard by the Court at the scheduled Hearing time.

NOTICE is hereby given that pursuant to 11 U.S.C. 1329 the attached "Modification of Plan" dated 10/17/2012, **will be** approved by the Court as the Debtor's Modified Chapter 13 Plan unless a party in interest files a written "Objection to the Modification" within twenty-one (21) days of service hereof, and the Debtor has made any subsequent payments required under the Modified Plan. An "**Objection to Modification**" should be filed with the Bankruptcy Court at the following address:

**CLERK OF THE BANKRUPTCY CT
1100 COMMERCE 1254
DALLAS, TEXAS 752420000**

Walter O'Cheskey
 Chapter 13 Trustee
 6308 Iola
 Lubbock, TX 79424
 202-II

IN THE UNITED STATES BANKRUPTCY COURT
 FOR THE NORTHERN DIVISION OF TEXAS
 WICHITA FALLS DIVISION

IN RE:

STEVEN RAYMOND WARD & JANET LYNN WARD

CASE NO: 08-70227-HDH-13

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the attached document was sent via First Class Mail to the below listed parties at the addresses supplied as follows.

Name & Address	Name & Address
STEVEN RAYMOND WARD 5414 FLO DR WICHITA FALLS, TX 76302	JANET LYNN WARD -
EXECUTIVE SERVICES 1200 AUSTIN ST WICHITA FALLS, TX 76301-0000	INTERNAL REVENUE SERVICE SPECIAL PROCEDURES 1100 COMMERCE ST MC 5027DAL DALLAS, TX 75242-
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA, PA 19101-7317	INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA, PA 19101-7346
CHASE RECEIVABLES 1247 BROADWAY SONOMA, CA 95476-0000	MEDICAL BILLING SERVICES 1200 AUSTIN ST PO BOX 2285 WICHITA FALLS, TX 76307-0000
JC PENNEY PO BOX 533 DALLAS, TX 75221-0000	MONTE J WHITE ATTORNEY AT LAW 1106 BROOK AVE HAMILTON PLACE WICHITA FALLS, TX 76301-0000
RESURGENT CAPITAL SERVICES PO BOX 10587 GREENVILLE, SC 29603-0587	US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON, DC 20530-0000
NORTH SHORE AGENCY 751 SUMMA AVENUE WESTBURY, NY 11590-0000	UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH, TX 76102-6882
FIRST NATIONAL BANK OF MARIN PO BOX 98873 LAS VEGAS, NV 89193-8873	ECAST SETTLEMENT CORPORATION PO BOX 35480 NEWARK, NJ 07193-5480
WICHITA COUNTY TAX ASSESSOR PO BOX 1471 WICHITA FALLS, TX 76307-0000	NORTH TEXAS SURGICAL CENTER 917 MIDWESTERN PARKWAY WICHITA FALLS, TX 76302-0000
COUNTRY DOOR 1112 7TH AVENUE MONROE, WI 53566-1364	WILLIAM T NEARY UNITED STATES TRUSTEE 1100 COMMERCE STREET RM 976 DALLAS, TX 75242-0000
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS, TX 75242-1699	WICHITA FALLS FEDERAL CREDIT UNION 2100 SEYMOUR HWY WICHITA FALLS, TX 76301-0000

 CERTIFICATE OF SERVICE

MONROE & MAIN 1112 7TH AVE MONROE,WI 53566-	COUNTRY DOOR C/O CREDITORS BANKRUPTCY SERVICE PO BOX 740933 DALLAS,TX 75374-
MONROE & MAIN C/O CREDITORS BANKRUPTCY SERVICE PO BOX 740933 DALLAS,TX 75374-	RJM ACQUISITIONS 575 UNDERHILL BLVD STE 224 SYOSSET,NY 11791-
NORTH TEXAS ANESTHESIA GROUP PO BOX 5165 WICHITA FALLS,TX 76307-	WELLS FARGO HOME MORTGAGE PO BOX 10335 DES MOINES,IA 50306-
ASSET ACCEPTANCE LLC PO BOX 2036 WARREN,MI 48090-2036	NORTHLAND GROUP INC PO BOX 390905 EDINA,MN 55439-
UNITED REGIONAL HEALTH CARE SYSTEM 1600 8TH STREET WICHITA FALLS,TX 76301-3164	WELLS FARGO FINANCIAL PO BOX 98751 LAS VEGAS,NV 89193-
SAMS CLUB PO BOX 530942 ATLANTA,GA 30353-0942	PORTFOLIO RECOVERY ASSOCIATES PO BOX 41067 NORFOLK,VA 23541-
MIDLAND CREDIT MANAGEMENT 8875 AERO DRIVE SUITE 200 SAN DIEGO,CA 92123-	KIA MOTORS FINANCE CO PO BOX 20815 FOUNTAIN VALLEY,CA 92728-
KIA MOTORS FINANCE PO BOX 20825 FOUNTAIN VALLEY,CA 92728-	ALLIED INTERSTATE PO BOX 5023 NEW YORK,NY 10163-
Q CARDS/QVC PO BOX 530905 ATLANTA,GA 30353-	CHASE CARD SERVICES CARDMEMBER SERVICE PO BOX 94014 PALATINE,IL 60094-4014
PAYPAL BUYER CREDIT PO BOX 960080 ORLANDO,FL 32896-	CAPITAL ONE BANK PO BOX 650007 DALLAS,TX 75265-
OSI COLLECTION SERVICES INC PO BOX 8902 WESTBURY,NY 11590-8902	WELLS FARGO BANK NA C/O LEGAL PRACTICE MANAGEMENT 15000 SURVEYOR BLVD STE 1720 ADDISON,TX 75001-
CREDIT ONE BANK PO BOX 60500 CITY OF INDUSTRY,CA 91716-	TITANIUM EMERGENCY GROUP PO BOX 3407 EMERGENCY ROOM PHYSICIANS WICHITA FALLS,TX 76301-
PORTFOLIO RECOVERY ASSOCIATES LLC PO BOX 12914 NORFOLK,VA 23541-	WELLS FARGO BANK NA ONE HOME CAMPUS / MAC # X2302-04C BANKRUPTCY CASH MANAGEMENT DES MOINES,IA 50328-
GEMB PO BOX 981402 EL PASO,TX 79998-	FINANCIAL CORPORATION OF AMERICA PO BOX 203500 AUSTIN,TX 78720-3500

CERTIFICATE OF SERVICE

MASSEYS
PO BOX 8959

JC PENNY
PO BOX 960090

MADISON,WI 53708-8959

ORLANDO,FL 32896-0090

TARGET NATIONAL BANK
C/O WEINSTEIN & RILEY PS
2001 WESTERN AVENUE STE 400
SEATTLE,WA 98121-

JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 7999

SAINT CLOUD,MN 56302-9617

TARGET
PO BOX 9475

UNITED REVENUE CORP
2041 BILLINGS ST STE 120

MINNEAPOLIS,MN 55440-

ARLINGTON,TX 76010-

GADAM M RAO MD PA
PO BOX 4289

BARRETT DAFFIN FRAPPIER TURNER
& ENGEL LLP
1900 ST JAMES PLACE SUITE 500
HOUSTON,TX 77056-

WICHITA FALLS,TX 76308-0289

HARRIS CONNECT
PO BOX 2910

WELLS FARGO FINANCIAL BANK
PO BOX 182125

CHESAPEAKE,VA 23327-

COLUMBUS,OH 43218-

CITIBANK USA
PO BOX 6028

CITICARDS
PROCESSING CENTER

THE LAKES,NV 88901-

DES MOINES,IA 50364-

CREDIT BUREAU
105 N HARRISON ST

IMC CREDIT SERVICES
PO BOX 20636

SHELBYVILLE,IN 46176-

INDIANAPOLIS,IN 46220-

MEDICAL BUSINESS BUREAU
1460 RENAISSANCE D

MEDSHLD CLCT
PO BOX 55707

PARK RIDGE,IL 60068-

INDIANAPOLIS,IN 46205-

VEDAMPATTU GANESHRAM MD
1709 TENTH STREET

CAPITAL RECOVERY
25 SE 2ND AVENUE SUITE 1120

WICHITA FALLS,TX 76301-

MIAMI,FL 33131-

PRA RECEIVABLES MANAGEMENT
PORTFOLIO RECOVERY ASSOC
PO BOX 12914
NORFOLK,VA 23541-

PRA RECEIVABLES MANAGEMENT
PORTFOLIO REC ASSOC
PO BOX 41067
NORFOLK,VA 23541-

JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 953185

HEAD & NECK SURGICAL ASSOCIATES
4327 BARNETT ROAD

ST LOUIS,MO 63195-3185

WICHITA FALLS,TX 76310-2303

B-LINE LLC
ATTN STEVEN KANE
PO BOX 91121 DEPT 550
SEATTLE,WA 98111-9221

EAST BAY FUNDING LLC
C/O RESURGENT CAPITAL SERVICES
PO BOX 288
GREENVILLE,SC 29603-

Dated: 10/17/2012

/s/ Walter O'Cheskey
Chapter 13 Trustee
By: A.Ammons